

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Bernadette Ebert-Johnson  
Debtor

Case No. 16-01577-JJT  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 35

Date Rcvd: Feb 02, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 04, 2017.

db  
4776818 +Bernadette Ebert-Johnson, 835 Hidden Lake Drive, East Stroudsburg, PA 18302-9169  
4776819 +Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890  
4776822 Berwick Gas Sales, 320 West Ninth Streer, Berwick, PA 18603  
4776823 +Chase Mtg, P.O. Box 24696, Columbus, OH 43224-0696  
4776824 +Cnac - Pal01, 2460 Freemansburg Ave, Easton, PA 18042-5318  
4776825 +Commercial Acceptance, 2300 Gettysburg Rd, Camp Hill, PA 17011-7303  
+Daniel Santucci, Esq., Midland Funding, LLC, 1 International Plaza 5th Floor,  
Philadelphia, PA 19113-1510  
4809384 +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013  
4776827 +Heller's Gas, 500 North Poplar Street, Berwick, PA 18603-1526  
4823078 +JPMorgan Chase Bank, N.A., Chase Records Center, Attn: Correspondence Mail,  
Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203-4774  
4776828 +Kramer Sheds, 256 Stadden Rd., Tannersville, PA 18372-7941  
4776829 Met-Ed, 76 S Main Street, A-RPC, Akron, OH 44308-1890  
4783543 +Met-Ed, A FirstEnergy Company, FirstEnergy, 331 Newman Springs Rd Building 3,  
Red Bank, NJ 07701-5688  
4776830 +Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709  
4817277 +Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011  
4821286 +Newman Williams et al, PO Box 511, 712 Monroe Street, Stroudsburg, PA 18360-2131  
4776831 +Nicholas Charles Haros, Esq., 802 Main Street, Stroudsburg, PA 18360-1602  
4776832 Nuwave Oven, PO Box 406, Farmingdale, NY 11735-0406  
4776833 +Onemain Fi, Po Box 499, Hanover, MD 21076-0499  
4776835 +Robert J. Kidwell, PO Box 511, Stroudsburg, PA 18360-0511  
4776836 +SLC Lawn Care, Inc., Strauser Nature's Helpers DBA, 2193 Milford Rd.,  
East Stroudsburg, PA 18301-8276  
4776839 +Thomas E. Mincer, Esq., 106 W. High Street, Milford, PA 18337-1618  
4776840 +Winona Lakes Property Owners Assoc, 112 Ski Lodge Circle, East Stroudsburg, PA 18302-6918  
4821326 +Winona Lakes Property Owners Association, c/o Young & Haros, LLC, 802 Main Street,  
Stroudsburg, PA 18360-1602

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
tr

+E-mail/Text: wschwab@iq7technology.com Feb 02 2017 19:11:59 William G Schwab (Trustee),  
William G Schwab and Associates, 811 Blakeslee Blvd Drive East, PO Box 56,  
Lehighton, PA 18235-0056  
4776820 EDI: CAPITALONE.COM Feb 02 2017 19:08:00 Capital One Bank Usa N, 15000 Capital One Dr,  
Richmond, VA 23238  
4787777 EDI: CAPITALONE.COM Feb 02 2017 19:08:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
4776821 +E-mail/Text: bankruptcy@cavps.com Feb 02 2017 19:11:45 Cavalry Portfolio Services< LLC,  
500 Summit Lake Drive Suite 400, Valhalla, NY 10595-2322  
4820534 +E-mail/Text: bankruptcy@cavps.com Feb 02 2017 19:11:46 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340  
4776826 +E-mail/Text: bankruptcy.notices@hdfsl.com Feb 02 2017 19:11:53 Esb/harley Davidson Cr,  
Po Box 21829, Carson City, NV 89721-1829  
4810507 +EDI: AGFINANCE.COM Feb 02 2017 19:08:00 OneMain Financial Group, LLC asf Wells Fargo Bank,,  
605 Munn Rd, Ft Mill, SC 29715-8421  
4776834 EDI: PRA.COM Feb 02 2017 19:08:00 Portfolio Recovery Associates, LLC,  
120 Corporate Blvd Ste 1, Norfolk, VA 23502  
4822032 EDI: PRA.COM Feb 02 2017 19:08:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4776837 +E-mail/Text: clientservices@sourcerm.com Feb 02 2017 19:11:51 Source Receivables Mng,  
4615 Dundas Dr Ste 102, Greensboro, NC 27407-1761  
4776838 +EDI: RMSC.COM Feb 02 2017 19:08:00 Synccb/jcp, 4125 Windward Plaza,  
Alpharetta, GA 30005-8738

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 04, 2017

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 2, 2017 at the address(es) listed below:

John J. Martin on behalf of Debtor Bernadette Ebert-Johnson jmartin@martin-law.net,  
kmartin@martin-law.net;nmundy@martin-law.net;jashley@martin-law.net;mmacleary@martin-law.net  
Joseph Angelo Dessoie on behalf of Creditor Harley-Davidson Credit Corp pamb@fedphe.com  
Joshua I Goldman on behalf of Creditor JPMorgan Chase Bank, National Association  
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
Thomas I Puleo on behalf of Creditor JPMorgan Chase Bank, National Association  
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov  
William G Schwab (Trustee) schwab@uslawcenter.com,  
wschwab@iq7technology.com;ecf@uslawcenter.com

TOTAL: 6

**Information to identify the case:**Debtor 1 **Bernadette Ebert-Johnson**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2737**

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:16-bk-01577-JJT****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Bernadette Ebert-Johnson

**By the  
court:**February 2, 2017Honorable John J. Thomas  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**